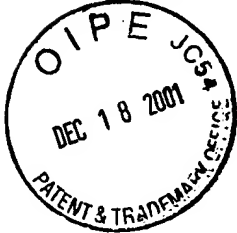


I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dec 7, 2001

Tammy Styer



#2 Gr 2161

RECEIVED  
DEC 28 2001  
Technology Center 2100

PATENT

Attorney Docket No.: 011151

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicants:** Adler, et al. :  
:   
**Serial No.:** 09/921,629 :  
:   
**Filing Date:** August 3, 2001 :  
:   
**Entitled:** SYSTEM AND METHOD FOR THE PAYMENT AND ACCOUNTING OF  
PETTY DISBURSEMENTS

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner of Patents  
Washington, D.C. 20231

Dear Sir:

Pursuant to the provisions of 37 C.F.R. Sections 1.56, 1.97 and 1.98, the Applicants submit the documents listed on the attached PTO Form 1449 for consideration during prosecution of the above-captioned patent application, which was filed on August 3, 2001. Applicants hereby request the Examiner to review and make an independent evaluation of the art.

This statement is made solely for the purpose of compliance with the above-identified rules and is not intended to be a substitute for an independent search by the Examiner and no representation of any such nature is made or intended by this statement.

Also enclosed is a return postcard. Please date stamp and mail the postcard to acknowledge receipt of the above-mentioned correspondence.

Respectfully submitted,



Dennis M. Carleton  
Reg. No. 40,938  
BUCHANAN INGERSOLL P.C.  
One Oxford Centre, 20th Floor  
301 Grant Street  
Pittsburgh, PA 15219

Dated: December 7, 2001

Attorney for Applicants

SHEET 1 OF 4FORM PTO-1449  
(Rev. 7-80)U.S. Department of Commerce  
Patent and Trademark OfficeATTY. DOCKET NO.  
011151SERIAL NO.  
09/921,629

LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT  
Adler, et al.FILING DATE  
August 3, 2001

GROUP

RECEIVED  
DEC 28 2001  
Technology Center 2100

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	IF APPROPRIATE
	AA	6,000,608	12-14-1999	Dorf			
	AB	5,960,411	09-28-1999	Hartman, et al.			
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AL							
	AM							
	AN							
	AO							
	AP							

## OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

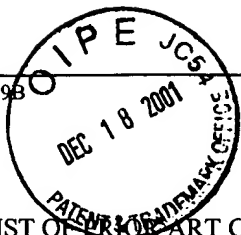
	AR		
	AS		
	AT		

EXAMINER

DATE CONSIDERED

\* EXAMINER Initial if reference considered, whether or not citation is in conformance with PEP 609. Draw line through question if not in conformance and not considered. Include copy of this form with next communication to applicant.

FORM PTO-1449b  
Commerce  
(Rev. 7-80)



U.S. Department of

Patent and Trademark Office

ATTY. DOCKET NO.

011151

SERIAL NO.

09/921,629

LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT

Adler, et al.

FILING DATE

August 3, 2001

GROUP

RECEIVED  
DEC 28 2001  
Technology Center 2100

## OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

*EXAMINER INITIAL	Cite No <sup>1</sup> .	Include name of the author (in CAPITOL Letters), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or county where published	T <sup>2</sup>
		CardWeb.com, Inc. - The Global Payment Card Information Network, <a href="http://www.cardweb.com/main.html">http://www.cardweb.com/main.html</a>	
		PayPal - The Way to Send and Receive Money Online, <a href="http://www.x.com/">http://www.x.com/</a>	
		Welcome to NextCard - The Easiest Way to Buy Anything Online!, <a href="http://www.nextcard.com/index1.shtml?UTID=31789833355530200...">http://www.nextcard.com/index1.shtml?UTID=31789833355530200...</a>	
		CobaltCard: The PrePaid Buying Card from American Express, <a href="http://www.cobaltcard.com/cobaltindex.html">http://www.cobaltcard.com/cobaltindex.html</a>	
		MasterCard Small Business Connections, <a href="http://www.mastercardintl.com/business/smallbiz/">http://www.mastercardintl.com/business/smallbiz/</a>	
		Common Electronic Purse Specifications (CEPS) - Visa-Visa Cash - What's new, <a href="http://www.visa.com/pd/cash/ceps.html">http://www.visa.com/pd/cash/ceps.html</a>	
		Maestro Debit Card, <a href="http://www.offshore-manual.com/MaestroDebitCard.html">http://www.offshore-manual.com/MaestroDebitCard.html</a>	
		American Express Personal Card, Financial, and Travel Products, <a href="http://www.americanexpress.com/homepage/personal.shtml">http://www.americanexpress.com/homepage/personal.shtml</a>	
		Discover Card, <a href="http://www.discovercard.com/">http://www.discovercard.com/</a>	
		Mondex, <a href="http://www.mondex.com/webcode/common/contents.asp?ID=45">http://www.mondex.com/webcode/common/contents.asp?ID=45</a>	
		RPPS   Learn More, <a href="http://www.mastercardintl.com/rpps/solutions.html">http://www.mastercardintl.com/rpps/solutions.html</a>	

EXAMINER			DATE CONSIDERED
<p>* EXAMINER Initial if reference considered, whether or not citation is in conformance with PEP 609. Draw line through question if not in conformance and not considered. Include copy of this form with next communication to applicant.</p> <p>* <sup>1</sup> Unique citations designation number. <sup>2</sup> Applicant is to place a check mark here if English Language Translation is attached.</p> <p>Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231</p>			

FORM PTO-1449B  
Commerce  
(Rev. 7-80)



U.S. Department of  
Patent and Trademark Office

ATTY. DOCKET NO.

011151

SERIAL NO.

09/921,629

LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT

Adler, et al.

FILING DATE

August 3, 2001

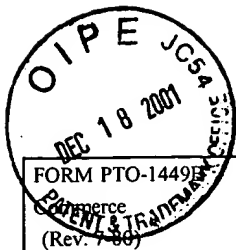
GROUP

RECEIVED  
DEC 28 2001  
Technology Center 2100

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

*EXAMINER INITIAL	Cite No <sup>1</sup> .	Include name of the author (in CAPITOL Letters), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or county where published	T <sup>2</sup>
		Payment Processing: A Beginners Guide - <a href="http://ecommerce.about.com/library/weekly/aa031000a.htm?terms=...">http://ecommerce.about.com/library/weekly/aa031000a.htm?terms=...</a>	
		RPPS Mastercard Remote Payment and Presentment Service - <a href="http://www.mastercardintl.com/rpps">http://www.mastercardintl.com/rpps</a>	
		MasterCard International Press office - <a href="http://www.mastercardintl.com/about/press/factshee.html">http://www.mastercardintl.com/about/press/factshee.html</a>	
		Visa USA   Personal   Visa Cards - <a href="http://www.usa.visa.com/personal/cards/index.html">http://www.usa.visa.com/personal/cards/index.html</a>	
		MarketResearch.com - Financial Services - Credit/Smart Cards - <a href="http://www.marketresearch.com/browse.asp?categoryid=426">http://www.marketresearch.com/browse.asp?categoryid=426</a>	
		HARTIGAN, JOHN, RUSEK, SUSAN and FORLENZA, SAM, "Sunny Buffalo MBA Students on Mondex, October '97 - <a href="http://wings.buffalo.edu/academic/departments/som/isinterface/mondex">http://wings.buffalo.edu/academic/departments/som/isinterface/mondex</a>	
		EDWARDS, CHRISTINE A., "Horizontal Issues Relating to Networks in the Credit and Charge Card Industry, December 1, 1995 - <a href="http://www.ftc.gov/opp/global/caefic.htm">http://www.ftc.gov/opp/global/caefic.htm</a>	
		"Emerging Electronic Methods for Making Retail Payments - Stored-Value Cards" - <a href="http://woodrow.mpls.frb.fed.us/sylloge/cbo2.html">http://woodrow.mpls.frb.fed.us/sylloge/cbo2.html</a>	
		"Comparative Review of Laws and Voluntary Codes Relating to Certain Aspects of Consumer Protection in Electronic Commerce", <a href="http://www.piac.ca/newpage21.htm">http://www.piac.ca/newpage21.htm</a>	
		About - The Human Internet - <a href="http://www.about.com/">http://www.about.com/</a>	
		WOLVERTON, TROY, "Priceline.com Files Suit Against Microsoft", October 13, 1999 - <a href="http://news.cnet.com/news/0-1007-200-851952.html">http://news.cnet.com/news/0-1007-200-851952.html</a>	

EXAMINER			DATE CONSIDERED
<p>* EXAMINER Initial if reference considered, whether or not citation is in conformance with PEP 609. Draw line through question if not in conformance and not considered. Include copy of this form with next communication to applicant.</p> <p>* <sup>1</sup> Unique citations designation number. <sup>2</sup> Applicant is to place a check mark here if English Language Translation is attached.</p> <p>Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231</p>			

SHEET 4 OF 4

FORM PTO-1449

E-Commerce  
PATENT & TRADEMARK OFFICE  
(Rev. 7-80)

U.S. Department of

Patent and Trademark Office

ATTY. DOCKET NO.

011151

SERIAL NO.

09/921

## LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT

Adler, et al.

FILING DATE

August 3, 2001

GROUP

RECEIVED  
DEC 28 2001  
Technology Center 2100

## OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

*EXAMINER INITIAL	Cite No <sup>1</sup> .	Include name of the author (in CAPITOL Letters), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or county where published	T <sup>2</sup>
		LUENING, ERICH, "Amazon Wins First Round in Barnesandnoble.com Suit", December 2, 1999 - <a href="http://news.cnet.com/news/0-1007-200-1476392.html">http://news.cnet.com/news/0-1007-200-1476392.html</a>	
		JUNNARKAR, SANDEEP, "Marketing Rival Sues to Quash DoubleClick Patent", May 18, 2000 - <a href="http://news.cnet.com/new/0-1005-200-1894013.html?tag=st.ne.1007-2">http://news.cnet.com/new/0-1005-200-1894013.html?tag=st.ne.1007-2</a>	
		JUNNARKAR, SANDEEP, "Amazon Sues Barnesandnoble.com Over Patent", October 22, 1999 - <a href="http://news.cnet.com/news/0-1007-200-922281.html">http://news.cnet.com/news/0-1007-200-922281.html</a>	
		CLARK, TIM, "Are E-Commerce Patents Patently Absurd?", February 5, 1999 - <a href="http://news.cnet.com/news/0-1007-200-338350.html?tag=st.ne.ni.mbot">http://news.cnet.com/news/0-1007-200-338350.html?tag=st.ne.ni.mbot</a>	
		CLARK, TIM, "Who's Got the Patent?", February 5, 1999 - <a href="http://news.cnet.com/news/0-1003-200-332600.html?tag">http://news.cnet.com/news/0-1003-200-332600.html?tag</a>	
		Keysan Petty Cash Forms - <a href="http://www.keysan.com/ksu1258.htm">http://www.keysan.com/ksu1258.htm</a>	
		QuickBooks Technical Support - <a href="http://www.intuit.co.uk/support/fod/fod_1534.htm">http://www.intuit.co.uk/support/fod/fod_1534.htm</a>	

EXAMINER			DATE CONSIDERED
<p>* EXAMINER Initial if reference considered, whether or not citation is in conformance with PEP 609. Draw line through question if not in conformance and not considered. Include copy of this form with next communication to applicant.</p> <p>* <sup>1</sup> Unique citations designation number. <sup>2</sup> Applicant is to place a check mark here if English Language Translation is attached.</p> <p>Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231</p>			